

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for processing a transaction with a customer at a point of sale, the method comprising:
 - receiving, at a point-of-sale device, a cost for the transaction;
 - receiving, at the point-of-sale device, ~~instrument identification information~~
from an instrument, an instrument identifier identifying [[an]]the instrument, wherein the instrument identifier is associated with a stored-value account and a credit account, and wherein the stored-value account and the credit account were linked to the instrument identifier at a remote host substantially contemporaneously with issuance of the instrument to the customer;
 - transmitting, from the point-of-sale device to the remote host, the instrument identifier;
 - receiving, at the point-of-sale device from the remote host, account information relating to the stored-value account and the credit account linked to the instrument identifier, the account information generated by the remote host based at least in part on the instrument identifier;
 - generating, based at least in part on the account information, a request to select a distribution of the cost for the transaction among the stored-value and credit accounts, ~~the request including a first maximum amount that may be applied to the credit account, the first maximum amount less than the cost of the transaction;~~
 - displaying, at the point of sale device, the request ~~including the first maximum amount;~~
 - receiving, at the point of sale device, a response to the request that identifies a selected distribution identifying a first nonzero portion of the cost for the transaction to be

applied to the stored-value account and a second nonzero portion of the cost for the transaction to be applied to the credit account; and

transmitting, from the point-of-sale device, instructions to apply the cost for the transaction to the stored-value and credit accounts in accordance with the received response.

2. (Currently Amended) The method recited in claim 1 wherein generating the request comprises generating a request for the customer to select one of the stored-value ~~[[and]]~~or credit accounts for application of the cost ~~[[of]]~~for the transaction.

3. (Original) The method recited in claim 1 further comprising verifying that the transaction qualifies for application of the cost to the stored-value account.

4. (Original) The method recited in claim 1 further comprising verifying that the transaction qualifies for application of the cost to the credit account.

5. (Original) The method recited in claim 1 wherein the request identifies a current value stored in the stored-value account.

6. (Original) The method recited in claim 5 wherein the request includes an option to apply an amount of the cost for the transaction in excess of the current value stored in the stored-value account to the credit account.

7. (Original) The method recited in claim 1 wherein the cost for the transaction exceeds a current value stored in the stored-value account and the instructions include:

a request to apply a portion of the cost equal to the current value stored in the stored-value account to the stored-value account; and

a request to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

8. – 22. (Withdrawn)

23. (Previously Presented) The method of claim 7, wherein the request includes an explicit option that all of the stored-value card value be applied to the transaction and excess be applied to the credit account.

24. (Currently Amended) The method of claim 1, ~~further comprising: extracting the wherein the request includes a~~ first maximum amount ~~information from the instrument that may be applied to the credit account, the first maximum amount being less than the cost for the transaction.~~

25. (Previously Presented) The method of claim 24, further comprising:
modifying, with a writer at the point-of-sale device, the credit account information in the instrument to reflect use of the second nonzero portion.

26. (Currently Amended) The method of claim 1, wherein the request includes a second maximum amount that may be applied to the stored-value account, the second maximum amount being less than the cost ~~[[of]]for~~ the transaction.

27. (Previously Presented) The method of claim 26, further comprising:
extracting the second maximum amount information from the instrument.

28. (Currently Amended) The method of claim 26, further comprising:
receiving the second maximum amount information from ~~[[a]]the~~ host system ~~remote from the point-of-sale device.~~

29. (Previously Presented) The method of claim 1, wherein,
the request includes a minimum nonzero amount that is required to be paid in cash; and
the minimum nonzero amount is included in the displayed request.

30. (New) A system for processing a transaction with a customer at a point of sale, the method comprising:

a remote host, configured to store an instrument identifier identifying an instrument associated with a stored-value account and a credit account, wherein the stored-value account and the credit account were linked to the instrument identifier at the remote host; and

a point-of-sale device, remote to the host, and configured to:

receive a cost for the transaction;

receive the instrument identifier from the instrument;

transmit the instrument identifier to the remote host;

receive, from the remote host, account information relating to the stored-value account and the credit account linked to the instrument identifier, the account information being generated by the remote host based at least in part on the instrument identifier;

generate, based at least in part on the account information, a request to select a distribution of the cost for the transaction among the stored-value and credit accounts;

display the request;

receive a response to the request that identifies a selected distribution identifying a first nonzero portion of the cost for the transaction to be applied to the stored-value account and a second nonzero portion of the cost for the transaction to be applied to the credit account; and

transmit instructions to apply the cost for the transaction to the stored-value and credit accounts in accordance with the received response.

31. (New) The system recited in claim 30, wherein the point-of-sale device is further configured to:

verify that the transaction qualifies for application of the cost to at least one of the stored-value account or the credit account.

32. (New) The system recited in claim 30, wherein the point-of-sale device is further configured to:

identify a current value stored in the stored-value account.

33. (New) The system recited in claim 32, wherein the point-of-sale device is further configured to:

apply an amount of the cost for the transaction in excess of the current value stored in the stored-value account to the credit account.

34. (New) The system recited in claim 30, wherein the point-of-sale device is further configured to:

extract an amount of the cost for the transaction from the instrument.

35. (New) The system recited in claim 30, wherein the point-of-sale device is further configured to:

receive maximum amount information from the remote host relating to a maximum amount that may be applied for the transaction to at least one of the credit account or the stored-value account.